

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PAUL E. HYTLA  
NADINE L. HYTLA  
Debtor(s)

Case No. 14-23530JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2014.
- 2) The plan was confirmed on 10/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/28/2017.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,519.00.
- 10) Amount of unsecured claims discharged without payment: \$44,677.24.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$71,714.12
Less amount refunded to debtor	\$3,039.12

**NET RECEIPTS:** **\$68,675.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,050.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,851.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,901.96**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	135.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	NA	375.47	375.47	19.72	0.00
BANK OF AMERICA**	Secured	190,000.00	422,890.75	0.00	0.00	0.00
CALIBER HOME LOANS	Secured	260,000.00	244,467.45	29,227.80	29,227.80	0.00
CALIBER HOME LOANS	Secured	0.00	0.00	0.00	27,691.97	0.00
CALIBER HOME LOANS	Secured	0.00	39,843.19	758.71	758.71	0.00
CAPITAL ACCOUNTS LLC	Unsecured	217.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	425.00	436.32	436.32	22.92	0.00
COLLECTION SERVICE CENTER INC	Unsecured	209.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	109.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	130.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	1,392.00	2,326.28	2,326.28	122.20	0.00
ECMC(*)	Unsecured	1,851.00	2,187.79	2,187.79	114.92	0.00
FIRST PREMIER BANK	Unsecured	620.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	222.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP*	Secured	59,667.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	1,992.55	1,992.55	104.67	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	139.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	150.00	NA	NA	0.00	0.00
PA DEPARTMENT OF LABOR & INDU	Unsecured	12,276.00	13,010.14	13,010.14	683.42	0.00
PA DEPARTMENT OF REVENUE*	Secured	1,509.00	598.20	598.20	598.20	35.44
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	133.06	133.06	6.99	0.00
PNC BANK NA	Unsecured	NA	26,386.42	26,386.42	1,386.08	0.00
REAL TIME RESOLUTIONS INC(*)	Unsecured	NA	76,863.32	0.00	0.00	0.00
REMIT CORP	Unsecured	432.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$29,227.80	\$56,919.77	\$0.00
Mortgage Arrearage	\$758.71	\$758.71	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$598.20	\$598.20	\$35.44
<b>TOTAL SECURED:</b>	<b>\$30,584.71</b>	<b>\$58,276.68</b>	<b>\$35.44</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$46,848.03</b>	<b>\$2,460.92</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,901.96</u>	
Disbursements to Creditors	<u>\$60,773.04</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$68,675.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.